Who holds your money, and who sees your details

Who holds my money?

Your acquirer, a regulated bank-sponsored provider. Payments settle from the acquirer straight to your business bank account. Paxora never touches your funds, so if Paxora disappeared tomorrow, your merchant account and your money would be unaffected.

Why use a new company instead of an established one?

The part that needs to be established is the bank, and it is. Paxora does the work around it: we prepare your file, check your site against the acquirer's rules before submission, place you with a primary and a backup provider, and route each payment across both. On Stripe, Shopify Payments or Square today, a single compliance review can freeze your payouts. With two accounts in your own name, one review doesn't stop your trading.

Who sees my details?

Only providers you approve in writing, one at a time, and only the items you tick. Identity and bank documents go straight into the provider's secure portal wherever it has one. See the Paxora Merchant Data Commitment.

What does it cost to try?

Founding merchants (first 10): the monthly platform fee starts only after your first payment settles, terms are fixed for 12 months, and there is no lock-in. Your setup fee is quoted in writing after the pre-qualification review.

Who will I deal with?

Dan d'Auvergne, founder, directly, on a shared channel. Contact: hello@paxora.com.au.

What if I am not approved?

You pay nothing beyond any setup fee agreed in writing, and we delete your file within 30 days if you ask.

How do I start?

Send the Stage 1 pre-qualification form. It has no identity, tax or bank details on it. We reply within 1 business day.

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